



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [HSBC NORTH AMERICA HOLDINGS INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [248,214,775](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HSBC NORTH AMERICA HOLDINGS INC.](#)

[452 FIFTH AVENUE](#)

[NEW YORK, NY 10018](#)

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	245,884,720	279,446,938	269,688,773	269,671,140	274,437,426
Net income (\$000)	317,267	-1,171,199	-1,115,134	25,299	-330,884
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Earnings and Profitability:																
Percent of Average Assets																
Net interest income (tax equivalent)	0.85	2.67	3	0.76	2.94	3	0.81	2.77	5	0.79	3.01	4	0.84	3.08	4	
+ Non-interest income	0.98	1.13	50	1.05	1.12	54	0.95	1.21	42	1.01	1.32	46	0.99	1.31	42	
- Overhead expense	1.54	2.28	9	2.99	2.68	73	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12	
- Provision for credit losses	-0.37	-0.12	18	0.73	0.88	45	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5	
+ Securities gains (losses)	0.05	0.01	90	0.04	0.03	76	0.05	0.02	77	0.03	0.01	89	0.01	0	87	
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	18	0	0	72	0	0	45	
= Pretax net operating income (tax equivalent)	0.71	1.78	3	-1.86	0.64	6	-0.34	1.04	7	0.05	1.56	2	-0.04	1.57	0	
Net operating income	0.52	1.36	6	-1.68	0.48	5	-0.41	0.81	6	0.01	1.19	3	-0.12	1.24	0	
Net income	0.52	1.35	6	-1.68	0.48	5	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0	
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42	
Percent of Average Earning Assets																
Interest income (tax equivalent)	1.32	3.18	4	2.27	4.09	4	1.66	3.55	5	3.02	4.41	4	2.75	4.24	5	
Interest expense	0.43	0.29	78	1.47	0.85	88	0.80	0.52	80	2.19	1.08	92	1.85	0.86	92	
Net interest income (tax equivalent)	0.90	2.88	3	0.81	3.24	3	0.86	3.01	3	0.84	3.33	4	0.89	3.38	4	
Losses, Allowance, and Past Due + Nonaccrual																
Net loan and lease losses / Average loans and leases	0.11	0.16	50	0.28	0.27	64	0.27	0.27	64	0.14	0.21	47	0.10	0.22	36	
Earnings coverage of net loan and lease losses (X)	16.84	25.70	57	-16.44	17.23	10	-1.03	22.91	6	3.45	24.40	15	-2.61	21.75	9	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.42	1.49	50	1.18	1.32	42	1.66	1.58	65	0.96	0.83	67	0.81	0.90	38	
Allowance for loan and lease losses / Total loans and leases	1.42	1.47	52	1.18	1.30	44	1.65	1.55	65	0.96	0.81	66	0.80	0.89	40	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.94	0.70	97	0.89	0.63	78	2.79	0.71	96	1.02	0.57	88	0.82	0.61	73	
30–89 days past due loans and leases / Total loans and leases	0.59	0.33	80	0.57	0.52	62	0.91	0.39	88	0.56	0.43	75	0.88	0.44	89	
Liquidity and Funding																
Net noncore funding dependence	3.14	-0.51	64	42.20	14.37	92	8.79	3.20	72	40.46	14.45	92	38.48	16.62	90	
Net short-term noncore funding dependence	-22.84	-6.88	11	17.86	4.94	84	-15.40	-4.76	16	15.26	3.38	85	7.35	4.66	50	
Net loans and leases / Total assets	23.94	60.99	4	26.22	64.23	8	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6	
Capitalization																
Tier 1 leverage ratio	8	9.15	17	7.07	9.43	4	7.94	9.13	14	7.79	9.76	7	7.46	9.71	5	
Holding company equity capital / Total assets	8.45	10.72	17	7.24	11.64	6	8.83	11.16	17	8.57	12.43	7	8.28	12.22	3	
Total equity capital (including minority interest) / Total assets	8.45	10.85	15	7.24	11.80	4	8.83	11.29	15	8.58	12.57	6	8.29	12.27	3	
Common equity tier 1 capital / Total risk-weighted assets	15.34	12.57	86	12.25	11.64	69	14.84	12.38	84	12.70	12.17	70	12.52	12.12	67	
Net loans and leases / Equity capital (X)	2.84	5.73	3	3.62	5.59	11	2.83	5.58	6	3.08	5.21	11	2.90	5.29	9	
Cash dividends / Net income	1.65	23.13	14		81.34			42.30			559.43	33.12	99		27.31	
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65				-12.02			17.36	
Growth Rates																
Assets	-16.58	16.49	0	6.53	11.31	37	-3.03	16.68	1	-10.34	9.26	1	1.58	7	23	
Equity capital	-2.66	9.13	2	-7.27	5.70	9	-0.13	6.99	15	-7.19	10.49	1	-12.86	7.89	1	
Net loans and leases	-23.82	7.22	0	13.93	9.91	70	-8.37	9.07	5	-1.23	9.10	10	1.29	7.89	17	
Noncore funding	-40.79	-25.09	32	4.74	16.35	31	-25.25	-12.18	35	-18.36	6.59	17	12.39	10.67	61	
Parent Company Ratios																
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37	
Long-term debt / Equity capital	9.54	11.33	55	13.23	12.46	69	13.36	13.56	65	13.35	13.04	67	12.39	13.37	64	
Equity investment in subsidiaries / Equity capital	96.73	102.85	17	98.62	103.91	17	96.58	102.81	16	98.50	103.22	20	104.66	103.10	60	
Cash from ops + noncash items + op expense / Op expense + dividends	-297.60	98.58	2	164.25	176.81	57	22.69	147.24	3	-93.52	190.27	2	40.51	174.91	5	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	444,137	626,130	2,166,376	2,782,398	2,560,136	-29.07	-49.43
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	444,137	626,130	2,166,376	2,782,398	2,560,136	-29.07	-49.43
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	444,137	626,130	2,166,376	2,782,398	2,560,136	-29.07	-49.43
Investment interest income (tax equivalent).....	177,477	243,019	896,879	1,192,247	1,135,494	-26.97	-27.56
Interest on balances due from depository institutions.....	7,509	55,618	75,793	354,168	440,192	-86.50	-78.64
Interest income on other earning assets.....	142,254	576,195	1,108,626	3,414,196	3,002,571	-75.31	-40.69
Total interest income (tax equivalent).....	771,377	1,500,962	4,247,674	7,743,009	7,138,393	-48.61	-44.83
Interest on time deposits of \$250K or more	5,463	93,844	172,772	397,612	160,920	-94.18	
Interest on time deposits < \$250K.....	10,499	44,543	97,955	280,311	390,843	-76.43	
Interest on foreign office deposits	449	6,005	8,387	40,088	38,773	-92.52	-96.15
Interest on other deposits	50,764	158,560	406,332	664,226	438,797	-67.98	39.13
Interest on other borrowings and trading liabilities.....	135,177	567,658	1,047,565	3,746,237	3,333,809	-76.19	-47.72
Interest on subordinated debt and mandatory convertible securities	45,563	98,842	322,676	471,441	456,480	-53.90	-70.28
Total interest expense.....	247,915	969,452	2,055,687	5,599,915	4,819,622	-74.43	-51.86
Net interest income (tax equivalent).....	523,462	531,510	2,191,987	2,143,094	2,318,771	-1.51	-40.74
Non-interest income.....	604,265	735,187	2,555,163	2,735,996	2,715,125	-17.81	21.35
Adjusted operating income (tax equivalent)	1,127,727	1,266,697	4,747,150	4,879,090	5,033,896	-10.97	-18.35
Overhead expense.....	944,315	2,085,396	5,078,877	4,634,863	5,227,840	-54.72	-14.06
Provision for credit losses.....	-226,135	509,356	729,356	193,964	-72,910		
Securities gains (losses)	29,498	29,226	136,195	88,228	24,099	0.93	2.54
Other tax equivalent adjustments	0	0	-1	1	0		-100.00
Pretax net operating income (tax equivalent).....	436,690	-1,296,722	-922,038	143,640	-101,708		272.74
Applicable income taxes	119,422	-125,942	192,670	118,294	210,375		396.08
Tax equivalent adjustments	1	0	0	0	0		-99.81
Applicable income taxes (tax equivalent).....	119,423	-125,942	192,670	118,294	210,375		385.60
Minority interest	0	419	426	47	10,023	-100.00	-100.00
Net income before discontinued operations, net of minority interest	317,267	-1,171,199	-1,115,134	25,299	-322,106		358.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-8,778		
Net income attributable to holding company.....	317,267	-1,171,199	-1,115,134	25,299	-330,884		387.65
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	317,267	-1,170,780	-1,114,708	25,346	-320,861		259.09
Investment securities income (tax equivalent).....	177,477	243,019	896,879	1,192,247	1,135,494	-26.97	-27.56
US Treasury and agency securities (excluding mortgage-backed securities)	45,829	60,014	226,395	405,343	404,995	-23.64	-33.57
Mortgage-backed securities	124,175	165,091	602,794	697,927	669,726	-24.78	-26.20
All other securities	7,473	17,914	67,690	88,977	60,773	-58.28	-3.20
Cash dividends declared.....	5,238	6,986	136,793	141,531	226,456	-25.02	-81.54
Common	0	0	0	0	0		
Preferred.....	5,238	6,986	136,793	141,531	226,456	-25.02	-81.54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.25	2.96	4	2.15	3.72	4	1.58	3.27	5	2.87	4	5	2.60	3.87	5
Less: Interest expense	0.40	0.27	79	1.39	0.78	89	0.76	0.48	81	2.08	0.98	92	1.76	0.79	93
Equals: Net interest income (tax equivalent)	0.85	2.67	3	0.76	2.94	3	0.81	2.77	5	0.79	3.01	4	0.84	3.08	4
Plus: Non-interest income	0.98	1.13	50	1.05	1.12	54	0.95	1.21	42	1.01	1.32	46	0.99	1.31	42
Equals: adjusted operating income (tax equivalent)	1.83	3.87	0	1.81	4.12	0	1.76	4.04	0	1.81	4.41	0	1.83	4.46	0
Less: Overhead expense	1.54	2.28	9	2.99	2.68	73	1.88	2.57	19	1.72	2.69	8	1.90	2.71	12
Less: Provision for credit losses	-0.37	-0.12	18	0.73	0.88	45	0.27	0.51	23	0.07	0.15	30	-0.03	0.14	5
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	94	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.05	0.01	90	0.04	0.03	76	0.05	0.02	77	0.03	0.01	89	0.01	0	87
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	18	0	0	72	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.71	1.78	3	-1.86	0.64	6	-0.34	1.04	7	0.05	1.56	2	-0.04	1.57	0
Less: Applicable income taxes (tax equivalent)	0.19	0.40	10	-0.18	0.16	6	0.07	0.23	12	0.04	0.36	1	0.08	0.33	4
Less: Minority interest	0	0	42	0	0	84	0	0	82	0	0	70	0	0	83
Equals: Net operating income	0.52	1.36	6	-1.68	0.48	5	-0.41	0.81	6	0.01	1.19	3	-0.12	1.24	0
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	3
Equals: Net income	0.52	1.35	6	-1.68	0.48	5	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0
Memo: Net income (last four quarters)	0.14	1.07	2	-0.45	0.98	5	-0.41	0.82	6	0.01	1.19	3	-0.12	1.24	0
Net income-BHC and noncontrolling (minority) interest	0.52	1.37	5	-1.68	0.49	5	-0.41	0.83	6	0.01	1.20	3	-0.12	1.25	0
Margin Analysis															
Average earning assets / Average assets	94.71	93.08	68	94.47	91.24	81	94.87	92.32	82	94.96	91.05	87	94.73	91.48	84
Average interest-bearing funds / Average assets	70.17	62.97	81	73.92	66.92	79	73.02	64.06	80	77.55	65.57	84	75.89	65.56	82
Interest income (tax equivalent) / Average earning assets	1.32	3.18	4	2.27	4.09	4	1.66	3.55	5	3.02	4.41	4	2.75	4.24	5
Interest expense / Average earning assets	0.43	0.29	78	1.47	0.85	88	0.80	0.52	80	2.19	1.08	92	1.85	0.86	92
Net interest income (tax equivalent) / Average earning assets	0.90	2.88	3	0.81	3.24	3	0.86	3.01	3	0.84	3.33	4	0.89	3.38	4
Yield or Cost															
Total loans and leases (tax equivalent)	2.93	4.05	6	3.66	4.74	5	3.12	4.27	6	4.04	5.09	7	3.89	4.95	7
Interest-bearing bank balances	0.09	0.10	25	1.56	1.16	79	0.49	0.27	89	2.91	2.04	88	2.53	1.64	94
Federal funds sold and reverse repos	0.14	0.26	60	2.07	1.34	75	0.79	0.68	62	3.38	2.44	83	2.70	2.17	80
Trading assets	1.16	0.39	80	1.66	0.75	73	1.27	0.60	73	1.70	0.99	66	1.88	1.11	66
Total earning assets	1.32	3.15	4	2.27	4.05	4	1.66	3.51	5	3.02	4.36	5	2.75	4.20	5
Investment securities (tax equivalent)	1.53	1.84	29	1.89	2.60	5	1.75	2.25	17	2.38	2.76	17	2.45	2.68	33
US Treasury and agency securities (excluding mortgage-backed securities)	1.21	1.30	46	1.26	2.31	13	1.21	1.75	25	2.10	2.32	41	2.31	2.05	72
Mortgage-backed securities	2.07	1.60	82	2.24	2.49	21	2.19	2.05	59	2.51	2.61	37	2.55	2.50	56
All other securities	0.95	2.93	4	1.63	3.62	6	1.42	3.24	4	2.71	4.06	11	2.33	4.20	8
Interest-bearing deposits	0.25	0.26	56	1.27	0.90	79	0.64	0.53	64	1.60	1.10	82	1.25	0.81	83
Time deposits of \$250K or more	0.36	0.82	9	2.40	1.83	95	1.44	1.42	48	2.61	1.96	93	1.43	1.44	47
Time deposits < \$250K	0.91	0.78	64	2.30	1.69	93	1.53	1.36	61	3.02	1.82	98	4.22	1.29	99
Other domestic deposits	0.23	0.17	73	0.95	0.71	77	0.51	0.36	80	1.14	0.93	72	0.77	0.67	68
Foreign deposits	0.03	0.13	40	0.45	0.79	32	0.15	0.42	25	0.80	1.19	40	0.68	0.97	43
Federal funds purchased and repos	0.04	0.18	19	1.69	1.14	82	0.68	0.62	69	3.14	1.86	86	2.50	1.51	83
Other borrowed funds and trading liabilities	1.46	1.38	56	2.55	1.90	82	1.75	1.50	62	3.13	2.38	86	3.11	2.28	88
All interest-bearing funds	0.57	0.42	74	1.88	1.15	89	1.04	0.74	81	2.68	1.49	91	2.31	1.19	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	604,265	735,187	2,555,163	2,735,996	2,715,125
Fiduciary activities income	19,035	19,370	80,241	78,248	80,989
Service charges on deposit accounts - domestic	36,805	34,877	131,378	133,254	107,355
Trading revenue.....	45,600	177,166	509,574	687,603	570,845
Investment banking fees and commissions.....	202,763	169,786	718,967	656,473	685,145
Insurance activities revenue.....	1,487	2,071	6,316	11,913	11,231
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	3,889	793	7,295	6,620	7,705
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	26,498	10,255	-960	99,475	44,697
Other non-interest income.....	268,188	320,869	1,102,352	1,062,410	1,207,158
Total overhead expenses	944,315	2,085,396	5,078,877	4,634,863	5,227,840
Personnel expense.....	454,592	506,493	1,939,307	2,102,708	2,218,508
Net occupancy expense.....	69,502	185,484	442,978	379,401	358,391
Goodwill impairment losses	0	784,000	784,000	375,520	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	25
Other operating expenses.....	420,221	609,419	1,912,592	1,777,234	2,650,916
Fee income on mutual funds and annuities.....	5,549	7,220	41,275	24,067	18,856
Memoranda					
Assets under management in proprietary mutual funds and annuities	44,483,275	32,430,139	40,277,776	21,155,844	14,430,810
Number of equivalent employees	8,016	9,422	8,211	9,590	10,229
Average personnel expense per employee.....	56.71	53.76	236.18	219.26	216.88
Average assets per employee.....	30,674.24	29,658.98	32,844.81	28,120.04	26,829.35

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.92	2.10	37	0.98	2.64	33	1.62	2.02	49	0.88	2.72	34	0.69	3.08
Overhead expenses / Net Interest Income + non-interest income	83.74	59.31	97	164.63	63.90	95	106.99	62.28	95	94.99	61.29	96	103.85	60.88
Percent of Average Assets														
Total overhead expense	1.54	2.28	9	2.99	2.68	73	1.88	2.57	19	1.72	2.69	8	1.90	2.71
Personnel expense.....	0.74	1.28	6	0.72	1.36	4	0.72	1.30	6	0.78	1.41	8	0.81	1.44
Net occupancy expense.....	0.11	0.24	8	0.27	0.27	48	0.16	0.26	14	0.14	0.28	11	0.13	0.28
Other operating expenses.....	0.68	0.73	56	1.99	0.98	89	1	0.94	71	0.80	0.97	44	0.97	63
Overhead less non-interest income	0.55	1.10	11	1.93	1.47	79	0.94	1.25	24	0.70	1.32	15	0.92	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	83.74	58.69	98	164.63	63.38	95	106.99	61.82	95	94.99	60.64	96	103.85	60.37
Personnel expense.....	40.31	33.28	87	39.99	33.17	87	40.85	32.36	89	43.10	32.39	93	44.07	32.51
Net occupancy expense.....	6.16	6.42	46	14.64	6.75	98	9.33	6.58	89	7.78	6.52	73	7.12	6.48
Other operating expenses.....	37.26	18.45	96	110	22.88	95	56.80	22.28	93	44.12	21.20	95	52.66	20.90
Total non-interest income	53.58	28.42	88	58.04	26.40	91	53.83	28.83	89	56.08	29.23	88	53.94	28.50
Fiduciary activities income	1.69	2.15	49	1.53	2.03	49	1.69	2.09	51	1.60	1.97	52	1.61	2.14
Service charges on domestic deposit accounts	3.26	3.21	48	2.75	3.92	31	2.77	3.27	39	2.73	3.88	36	2.13	4.15
Trading revenue.....	4.04	0.97	87	13.99	1.58	92	10.73	1.28	93	14.09	1.18	94	11.34	0.85
Investment banking fees and commissions.....	17.98	2.51	95	13.40	2.81	89	15.15	2.46	93	13.45	3.54	88	13.61	3.42
Insurance activities revenue.....	0.13	0.38	61	0.16	0.40	65	0.13	0.41	61	0.24	0.47	67	0.22	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.34	0.99	53	0.06	-0.41	59	0.15	0.01	71	0.14	0.28	53	0.15	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.35	3.74	46	0.81	1.88	43	-0.02	3.92	10	2.04	1.86	60	0.89	1.61
Other non-interest income.....	23.78	8.65	93	25.33	9.85	91	23.22	9.65	93	21.77	10.04	88	23.98	9.86
Overhead less non-interest income	30.15	29.66	46	106.59	36.23	95	53.16	31.93	88	38.92	31.06	73	49.92	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.35	21.04	93		17.54			18.63		82.35	20.56	98		19.04
Applicable income tax + TE / Pretax net operating income + TE	27.35	22.74	89		22.86			21.18		82.35	23.23	98		21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	29,286,326	30,040,125	29,729,459	30,185,529	29,561,988	-2.51	-39.35
Commercial and industrial loans	22,367,404	37,451,453	23,020,349	25,771,172	26,291,690	-40.28	-38.87
Loans to individuals	1,238,628	1,598,110	1,371,892	1,666,025	1,288,466	-22.49	9.86
Loans to depository institutions and acceptances of other banks	154,687	405,019	261,789	427,940	948,961	-61.81	-95.90
Agricultural loans	45,250	63,437	48,242	67,988	218,930	-28.67	-86.27
Other loans and leases	7,193,915	9,387,429	6,904,968	8,347,358	8,882,431	-23.37	-7.83
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	60,286,210	78,945,573	61,336,699	66,466,012	67,192,466	-23.64	-38.42
Less: Allowance for loan and lease losses	853,441	931,486	1,014,651	636,931	540,707	-8.38	-34.11
Net loans and leases	59,432,769	78,014,087	60,322,048	65,829,081	66,651,759	-23.82	-38.48
Debt securities that reprice or mature in over 1 year	39,097,069	50,743,734	44,665,237	46,194,011	42,854,279	-22.95	-24.00
Mutual funds and equity securities	305,641	283,563	315,966	301,270	329,497	7.79	92.85
Subtotal	98,835,479	129,041,384	105,303,251	112,324,362	109,835,535	-23.41	-33.32
Interest-bearing bank balances	53,611,043	26,498,266	14,386,715	2,041,994	15,703,843	102.32	270.61
Federal funds sold and reverse repos	34,951,731	76,579,488	64,205,505	73,940,601	90,941,837	-54.36	-56.77
Debt securities that reprice or mature within 1 year	3,400,772	3,030,669	4,989,179	2,761,657	3,195,350	12.21	320.02
Trading assets	41,539,383	43,121,610	36,436,503	41,126,288	43,032,001	-3.67	55.58
Total earning assets	232,338,408	278,271,417	225,321,153	232,194,902	262,708,566	-16.51	-14.28
Non-interest-bearing cash and due from depository institutions	4,233,449	3,996,749	3,802,461	3,104,663	2,106,104	5.92	241.72
Premises, fixed assets, and leases	812,080	1,016,139	893,044	1,110,647	293,918	-20.08	109.79
Other real estate owned	2,459	6,461	2,728	9,967	12,017	-61.94	-97.55
Investment in unconsolidated subsidiaries	19,704	22,864	20,392	23,560	27,053	-13.82	-48.14
Intangible and other assets	10,810,259	14,223,998	11,497,984	12,652,282	12,672,590	-24.00	-33.49
Total assets	248,214,775	297,535,664	241,536,144	249,096,021	277,820,248	-16.58	-14.13
Quarterly average assets	245,884,720	279,446,938	246,532,749	246,372,107	272,070,626	-12.01	-16.62
Average loans and leases (YTD)	60,678,254	68,464,402	69,383,269	68,850,762	65,859,098	-11.37	-38.51
Memoranda							
Loans held-for-sale	351,396	249,877	336,764	208,903	449,744	40.63	-96.98
Loans not held-for-sale	59,934,814	78,695,696	60,999,935	66,257,109	66,742,722	-23.84	-30.53
Real estate loans secured by 1–4 family	19,227,232	18,912,132	19,320,757	18,745,094	18,446,982	1.67	-46.98
Commercial real estate loans	10,059,094	11,127,992	10,408,702	11,440,435	11,115,006	-9.61	-16.34
Construction and land development	1,952,292	1,654,157	1,869,232	1,824,302	1,848,879	18.02	34.53
Multifamily	3,015,127	3,500,930	3,268,270	3,372,072	2,347,886	-13.88	6.95
Nonfarm nonresidential	5,091,675	5,972,905	5,271,200	6,244,061	6,918,241	-14.75	-34.33
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	42,803,482	54,057,966	49,970,382	49,256,938	46,379,126	-20.82	-18.34
U.S. Treasury securities	13,689,884	17,290,652	16,647,519	16,078,218	13,290,833	-20.82	-25.04
US agency securities (excluding mortgage-backed securities)	1,618,662	2,123,345	1,554,421	1,663,208	3,169,203	-23.77	-63.03
Municipal securities	8,467	9,745	9,928	9,676	10,644	-13.11	-80.19
Mortgage-backed securities	24,029,885	29,975,805	26,178,569	27,775,179	26,097,249	-19.84	-15.83
Asset-backed securities	129,765	144,601	130,410	143,386	149,363	-10.26	-76.91
Other debt securities	3,021,178	4,230,255	5,133,569	3,286,001	3,332,337	-28.58	556.32
Mutual funds and equity securities	305,641	283,563	315,966	301,270	329,497	7.79	92.85
Available-for-sale securities	34,659,100	40,791,743	40,671,569	35,662,640	31,378,741	-15.03	-10.61
U.S. Treasury securities	13,689,884	17,290,652	16,647,519	16,078,218	13,290,167	-20.82	-25.03
US agency securities (excluding mortgage-backed securities)	1,618,662	2,123,345	1,554,421	1,663,208	3,169,203	-23.77	-63.03
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	16,199,611	17,002,890	17,205,650	14,491,827	11,437,671	-4.72	8.51
Asset-backed securities	129,765	144,601	130,410	143,386	149,363	-10.26	-76.91
Other debt securities	3,021,178	4,230,255	5,133,569	3,286,001	3,332,337	-28.58	556.32
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	327,335	463,812	386,400	136,920	-227,435	-29.43	-0.91
Available-for-sale securities appreciation (depreciation)	198,374	925,160	1,035,115	-68,091	-580,686	-78.56	-20.38
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,697,919	16,558,969	9,727,333	8,501,819	9,187,207	-41.43	-43.46

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	34,226,144	28,070,224	31,966,376	23,937,850	25,425,873	21.93	16.33
NOW, ATS and transaction accounts	20,719,818	16,662,646	19,284,624	11,910,979	8,170,655	24.35	782.66
Time deposits less brokered deposits < \$250K	-15,250,260	-11,316,344	-14,962,697	-7,980,374	-3,911,188		
MMDA and other savings accounts	69,244,081	54,049,465	68,593,357	50,583,740	47,083,107	28.11	35.50
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	108,939,783	87,465,991	104,881,660	78,452,195	76,768,447	24.55	31.29
Time deposits of \$250K or more	6,053,995	14,943,636	6,069,427	16,313,078	11,192,832	-59.49	
Foreign deposits	7,198,483	8,732,966	5,294,200	4,794,889	6,485,351	-17.57	-50.02
Federal funds purchased and repos	37,811,927	91,500,057	35,031,037	61,359,365	92,677,465	-58.68	-37.90
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	3,009,641	2,326,604	2,998,278	2,475,557	2,532,050	29.36	-18.37
Other borrowings w/remaining maturity of 1 year or less	5,669,261	6,643,514	6,534,826	5,431,360	5,958,539	-14.66	-35.11
Other borrowings w/remaining maturity over 1 year	15,759,393	17,867,055	17,002,051	17,594,532	20,071,342	-11.80	-35.90
Brokered deposits < \$250K	19,564,772	18,555,474	19,905,582	16,221,761	13,196,376	5.44	
Noncore funding	95,067,472	160,569,306	92,835,401	124,190,542	152,113,955	-40.79	-31.48
Trading liabilities	8,798,221	8,620,370	9,467,536	8,914,876	12,104,113	2.06	-43.32
Subordinated notes and debentures + trust preferred securities	4,054,990	7,377,296	5,510,752	7,433,398	8,446,698	-45.03	-62.56
Other liabilities	10,384,164	11,958,179	7,507,109	8,742,869	5,367,712	-13.16	28.11
Total liabilities	227,244,630	275,991,142	220,202,458	227,733,880	254,800,925	-17.66	-11.29
Equity Capital							
Perpetual preferred stock (including surplus)	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000	0.00	12.00
Common stock	0	0	0	0	0	0	
Common surplus	35,150,971	35,275,026	35,162,528	35,268,467	37,206,291	-0.35	-19.75
Retained earnings	-16,198,025	-16,571,358	-16,515,293	-15,484,135	-15,536,635		
Accumulated other comprehensive income	-230,127	593,058	439,125	-669,928	-900,478		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	20,962,819	21,536,726	21,326,360	21,354,404	23,009,178	-2.66	-32.47
Noncontrolling (minority) interest in subsidiaries	7,326	7,796	7,326	7,737	10,145	-6.03	-99.60
Total equity capital, including minority interest	20,970,145	21,544,522	21,333,686	21,362,141	23,019,323	-2.67	-36.24
Total liabilities and capital	248,214,775	297,535,664	241,536,144	249,096,021	277,820,248	-16.58	-14.13
Memoranda							
Non-interest-bearing deposits	34,226,144	28,258,870	31,966,376	24,074,928	25,633,030	21.12	13.47
Interest-bearing deposits	107,530,889	101,439,197	104,184,493	91,706,995	82,009,976	6.01	14.82
Total deposits	141,757,033	129,698,067	136,150,869	115,781,923	107,643,006	9.30	14.49
Long-term debt that reprices within 1 year	6,781,880	8,820,233	7,964,993	8,778,238	7,953,160	-23.11	-48.87
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	21,326,360	21,354,404	21,354,404	23,009,179	26,404,410		
Accounting restatements	0	83,976	83,976	27,376	0		
Net income	317,267	-1,171,199	-1,115,134	25,299	-330,884		
Net sale of new perpetual preferred stock	0	0	0	0	-1,600,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,238	6,986	136,793	141,531	226,456		
Change in other comprehensive income	-669,251	1,262,985	1,109,052	230,550	148,480		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-6,319	13,546	30,855	-1,796,469	-1,386,372		
Holding company equity capital, ending balance	20,962,819	21,536,726	21,326,360	21,354,404	23,009,178		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	11.80	36.10	11	10.10	38.37	12	12.31	36.22	14	12.12	37.78	14	10.64	37.19	14
Commercial and industrial loans	9.01	13.88	23	12.59	12.73	53	9.53	13.52	27	10.35	12.02	42	9.46	12.85	37
Loans to individuals	0.50	3.42	27	0.54	3.84	26	0.57	3.40	30	0.67	4.20	27	0.46	4.31	21
Loans to depository institutions and acceptances of other banks	0.06	0.02	88	0.14	0.03	87	0.11	0.03	88	0.17	0.04	86	0.34	0.05	89
Agricultural loans.....	0.02	0.19	40	0.02	0.20	41	0.02	0.19	41	0.03	0.24	45	0.08	0.30	59
Other loans and leases.....	2.90	4.29	47	3.16	4.96	42	2.86	4.63	43	3.35	5.01	42	3.20	5	38
Net loans and leases.....	23.94	60.99	4	26.22	64.23	8	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6
Debt securities over 1 year.....	15.75	16.70	50	17.05	14.63	60	18.49	15.55	65	18.54	14.60	73	15.43	14.63	59
Mutual funds and equity securities	0.12	0.06	77	0.10	0.05	75	0.13	0.05	80	0.12	0.06	78	0.12	0.06	78
Subtotal	39.82	78.43	3	43.37	80.12	7	43.60	78.16	6	45.09	79.65	8	39.53	79.97	6
Interest-bearing bank balances	21.60	9.08	92	8.91	4.14	87	5.96	7.51	39	0.82	3.06	21	5.65	3.04	80
Federal funds sold and reverse repos	14.08	0.50	97	25.74	0.78	96	26.58	0.82	96	29.68	1.57	97	32.73	1.66	97
Debt securities 1 year or less	1.37	1.59	57	1.02	1.72	46	2.07	1.68	69	1.11	1.91	46	1.15	1.96	46
Trading assets	16.74	0.56	97	14.49	1.27	93	15.09	1.01	94	16.51	1.19	96	15.49	1.33	93
Total earning assets.....	93.60	91.48	73	93.53	89.78	87	93.29	91.05	75	93.22	89.53	85	94.56	89.74	90
Non-interest cash and due from depository institutions.....	1.71	1	91	1.34	1.12	67	1.57	1.07	89	1.25	1.14	59	0.76	1.21	20
Other real estate owned.....	0	0.02	17	0	0.03	17	0	0.02	19	0	0.03	25	0	0.04	18
All other assets.....	4.69	7.44	17	5.13	9.05	9	5.14	7.82	17	5.54	9.27	13	4.68	8.98	10
Memoranda															
Short-term investments	37.05	11.92	95	35.66	7.73	95	34.60	11.17	93	31.61	7.63	92	39.54	7.80	94
U.S. Treasury securities.....	5.52	0.98	91	5.81	0.86	95	6.89	0.84	93	6.45	1.03	95	4.78	1.04	89
US agency securities (excluding mortgage-backed securities)	0.65	0.73	65	0.71	0.51	66	0.64	0.63	66	0.67	0.54	65	1.14	0.69	76
Municipal securities	0	1.77	16	0	1.44	20	0	1.69	19	0	1.34	19	0	1.62	18
Mortgage-backed securities	9.68	12.38	41	10.07	11.43	42	10.84	11.75	46	11.15	11.44	50	9.39	11.13	42
Asset-backed securities	0.05	0.35	61	0.05	0.27	61	0.05	0.32	60	0.06	0.28	62	0.05	0.33	60
Other debt securities	1.22	0.46	79	1.42	0.39	83	2.13	0.42	93	1.32	0.39	86	1.20	0.41	84
Loans held-for-sale.....	0.14	0.46	38	0.08	0.40	35	0.14	0.52	35	0.08	0.39	33	0.16	0.30	51
Loans held for investment	24.15	61.15	4	26.45	64.43	8	25.25	61.72	6	26.60	63.50	8	24.02	63.93	6
Real estate loans secured by 1–4 family	7.75	11.69	35	6.36	13.18	26	8	11.91	33	7.53	13.29	27	6.64	13.46	26
Revolving	0.27	1.51	21	0.26	2.02	20	0.29	1.66	21	0.33	2.07	22	0.34	2.27	21
Closed-end, secured by first liens	7.46	9.76	41	6.08	10.62	29	7.70	9.81	39	7.18	10.69	32	6.29	10.57	29
Closed-end, secured by junior liens	0.01	0.21	14	0.01	0.28	13	0.01	0.22	13	0.01	0.28	14	0.01	0.31	14
Commercial real estate loans	4.05	22.27	11	3.74	23.11	14	4.31	22.22	13	4.59	22.23	15	4	21.58	15
Construction and land development	0.79	3.32	18	0.56	3.46	16	0.77	3.40	20	0.73	3.44	20	0.67	3.51	20
Multifamily.....	1.21	3.21	28	1.18	3.23	26	1.35	3.12	28	1.35	3.01	36	0.85	2.72	28
Nonfarm nonresidential	2.05	14.77	10	2.01	15.32	13	2.18	14.72	13	2.51	14.69	15	2.49	14.44	16
Real estate loans secured by farmland.....	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	48.58	57.91	28	38.05	57.83	21	48.47	57.15	29	45.41	57.46	30	44	56.49	33
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	31.89	19.43	85	23.96	20.44	62	31.50	19.43	86	28.20	20.75	73	27.45	21.10	69
Real estate loans secured by 1–4 family.....	1.10	2.45	31	0.99	3.09	26	1.13	2.64	30	1.23	3.15	30	1.40	3.50	29
Revolving	30.79	16.76	86	22.97	17.13	73	30.36	16.59	87	26.97	17.39	82	26.05	17.39	82
Closed-end.....	16.69	35.36	20	14.10	34.31	20	16.97	34.63	23	17.21	33.52	25	16.54	32.14	26
Commercial real estate loans	3.24	5.29	36	2.10	5.12	28	3.05	5.26	35	2.74	5.09	36	2.75	5.20	36
Construction and land development.....	0	1.05	4	0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	6
1–4 family.....	3.24	4.21	43	2.10	4	31	3.05	4.19	43	2.74	4.02	43	2.75	4.05	38
Other	5	5.08	58	4.43	4.90	53	5.33	4.96	62	5.07	4.69	65	3.49	4.10	51
Multifamily.....	8.45	23.47	14	7.57	22.69	17	8.59	22.93	17	9.39	22.15	21	10.30	21.40	26
Nonfarm nonresidential	0.84	7.93	10	0.98	7.70	15	0.88	7.68	13	1.15	7.72	16	1.33	8.03	16
Owner-occupied.....	7.60	15.25	24	6.59	14.76	22	7.71	14.95	27	8.24	14.34	30	8.96	13.38	32
Other.....	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	0.26	0.03	91	0.51	0.08	90	0.43	0.06	89	0.64	0.11	89	1.41	0.12	92
Loans to depository institutions and acceptances of other banks.....	37.10	23.16	85	47.44	20.31	98	37.53	22.17	87	38.77	19.53	88	39.13	20.32	89
Commercial and industrial loans	2.05	6.02	47	2.02	6.48	43	2.24	6.13	47	2.51	7.13	44	1.92	7.36	36
Loans to individuals	1.55	0.50	87	1.65	0.71	85	1.74	0.65	86	2.11	0.81	86	1.52	1.02	83
Credit card loans	0.08	0.33	48	0.08	0.31	54	0.08	0.32	53	0.10	0.37	57	0.33	0.46	69
Agricultural loans.....	11.93	8.05	73	11.89	9.38	67	11.26	9.09	68	12.56	9.85	69	13.22	9.66	71
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	144.27	382.51	11	146.66	401.07	14	146.56	381.27	14	153.77	391.26	16	143.70	379.80	14
Real estate loans secured by 1–4 family.....	94.72	124.29	38	92.33	138.65	34	95.25	125.03	37	95.49	138.18	34	89.67	137.84	33
Revolving	3.27	16.14	21	3.81	21.22	21	3.43	17.42	22	4.16	21.26	22	4.58	23.33	22
Closed-end.....	91.45	106.79	45	88.52	115.78	39	91.82	106.14	44	91.33	115.20	40	85.09	112.79	38
Commercial real estate loans	49.55	237.40	10	54.33	240.54	14	51.31	234.65	13	58.28	229.44	16	54.03	219.72	16
Construction and land development.....	9.62	35.26	21	8.08	35.93	20	9.22	35.62	21	9.29	34.95	23	8.99	35.36	20
1–4 family.....	0	6.84	3	0	6.92	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	9.62	28.01	21	8.08	27.85	22	9.22	28.16	21	9.29	27.32	26	8.99	27.26	24
Multifamily.....	14.85	34.02	31	17.09	33.54	38	16.11	32.74	33	17.18	31.04	40	11.41	27.85	33
Nonfarm nonresidential	25.08	157.71	9	29.16	159.79	13	25.99	155.06	12	31.81	152.10	16	33.63	147.22	16
Owner-occupied.....	2.50	52.99	8	3.78	54.16	13	2.67	52.37	10	3.90	53.07	13	4.36	54.89	13
Other	22.58	102.29	12	25.38	103.49	17	23.32	100.54	15	27.91	97.41	18	29.27	91.80	19
Real estate loans secured by farmland.....	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0.76	0.18	88	1.98	0.38	87	1.29	0.28	89	2.18	0.44	87	4.61	0.54	90
Commercial and industrial loans	110.18	145.22	37	182.84	132.09	70	113.49	139.91	37	131.28	122.02	55	127.80	128.82	51
Loans to individuals	6.10	35.91	30	7.80	40.80	30	6.76	37.47	32	8.49	43.51	29	6.26	42.67	26
Credit card loans	4.62	2.59	78	6.35	3.94	78	5.26	3.30	78	7.16	4.34	78	4.95	5.31	74
Agricultural loans.....	0.22	1.94	39	0.31	1.90	47	0.24	1.88	42	0.35	2.18	47	1.06	2.72	64
Other loans and leases.....	35.44	47.52	53	45.83	54.71	58	34.04	49.54	48	42.52	52.44	55	43.18	51.79	55
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.39	27.81	22	13.53	27.16	18	16.66	27.32	24	16.56	26.45	28	16.19	24.79	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	48.68	185.94	9	52.16	188.67	13	50.39	183.76	13	56.07	178.57	16	52.89	167.93	15
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	51.18	243.39	9	55.94	248.20	13	53.06	240.85	12	59.96	236.10	15	57.25	225.98	15

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	37.05	11.92	95	35.66	7.73	95	34.60	11.17	93	31.61	7.63	92	39.54	7.80	94
Liquid assets	69.97	27.16	98	67.08	22.73	95	67.57	26.22	95	66.53	22.44	95	69.95	22.72	95
Investment securities	17.24	18.78	45	18.17	16.91	60	20.69	17.85	65	19.77	16.99	63	16.69	17.27	52
Net loans and leases	23.94	60.99	4	26.22	64.23	8	24.97	61.58	6	26.43	63.77	8	23.99	63.98	6
Net loans, leases and standby letters of credit	27.60	61.79	4	29.53	65.22	8	28.69	62.48	6	30.38	64.84	9	27.35	65.07	8
Core deposits	43.89	73.69	5	29.40	64.18	7	43.42	70.67	8	31.49	63.09	11	27.63	62.13	10
Noncore funding	38.30	11.95	93	53.97	19.78	95	38.44	14.13	89	49.86	19.36	92	54.75	21.34	94
Time deposits of \$250K or more	2.44	1.96	65	5.02	2.95	82	2.51	2.11	65	6.55	2.94	90	4.03	2.89	75
Foreign deposits	2.90	0.34	89	2.94	0.43	88	2.19	0.36	89	1.92	0.43	87	2.33	0.47	88
Federal funds purchased and repos	15.23	1.22	99	30.75	1.77	98	14.50	1.47	96	24.63	1.94	97	33.36	1.97	98
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.15	0.60	72	5.01	0.97	95	-12.08	0.54	3	-5.05	0.48	6	0.62	0.54	52
Commercial paper	1.21	0.01	98	0.78	0.01	95	1.24	0.01	97	0.99	0.02	96	0.91	0.02	95
Other borrowings w/remaining maturity of 1 year or less	2.28	1.11	76	2.23	3.69	37	2.71	1.24	80	2.18	3.01	43	2.14	3.67	37
Earning assets that reprice within 1 year	56.22	38.67	88	59.35	39.59	91	58.03	39.38	90	54.94	39.29	91	59.13	40.29	91
Interest-bearing liabilities that reprice within 1 year	5.96	7.73	47	8.63	10.23	50	5.41	8.20	41	9.09	10.19	53	6.66	10.01	34
Long-term debt that reprices within 1 year	2.73	0.28	94	2.96	0.79	85	3.30	0.47	92	3.52	0.96	85	2.86	1.34	77
Net assets that reprice within 1 year	47.53	29.49	90	47.76	27.26	91	49.32	29.11	90	42.33	26.63	88	49.61	27.38	93
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.14	-0.51	64	42.20	14.37	92	8.79	3.20	72	40.46	14.45	92	38.48	16.62	90
Net short-term noncore funding dependence	-22.84	-6.88	11	17.86	4.94	84	-15.40	-4.76	16	15.26	3.38	85	7.35	4.66	50
Short-term investment / Short-term noncore funding	132.54	246.74	36	82.15	77.70	62	124.08	184.19	45	82.12	77.77	64	93.15	66.46	76
Liquid assets - short-term noncore funding / Nonliquid assets	139.90	30.67	96	71.90	16.50	91	122.37	28.18	94	83.77	16.97	92	91.54	16.04	94
Net loans and leases / Total deposits	41.93	76.22	3	60.15	88.34	8	44.31	79.43	3	56.86	90.31	5	61.92	90.08	7
Net loans and leases / Core deposits	54.56	83.77	5	89.19	101.46	28	57.51	88.34	5	83.91	103.93	19	86.82	105	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.68	0.62	81	2.36	1.57	71	1.99	1.57	67	0.72	0.72	60	-1.14	-0.82	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.02	1.31	51	4.71	3.85	65	5.34	4.31	69	-0.36	1.36	3	-2.90	-1.98	23
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	18.31	12.84	67	24.02	12.92	71	17.98	11.38	67	26.99	12.67	75	31.63	16.19	72
Available-for-sale securities	80.97	85.49	32	75.46	85.17	28	81.39	87.23	32	72.40	85.40	25	67.66	81.88	27
U.S. Treasury securities	31.98	5.10	91	31.99	5.04	92	33.31	4.72	91	32.64	6.15	91	28.66	6.99	90
US agency securities (excluding mortgage-backed securities)	3.78	4.35	64	3.93	3.36	69	3.11	4.01	64	3.38	3.49	63	6.83	4.02	77
Municipal securities	0.02	9.71	16	0.02	8.69	19	0.02	9.83	17	0.02	7.75	19	0.02	9.16	17
Mortgage-backed securities	56.14	66.67	35	55.45	68.40	28	52.39	66.64	28	56.39	67.43	32	56.27	65.45	35
Asset-backed securities	0.30	1.97	61	0.27	1.67	58	0.26	1.91	58	0.29	1.66	59	0.32	2.05	60
Other debt securities	7.06	3.05	82	7.83	2.67	82	10.27	3.01	86	6.67	2.94	80	7.18	2.79	82
Mutual funds and equity securities	0.71	0.36	78	0.52	0.35	71	0.63	0.35	75	0.61	0.40	68	0.71	0.42	68
Debt securities 1 year or less	7.95	9.29	55	5.61	10.98	38	9.98	10.55	58	5.61	11.86	36	6.89	11.91	48
Debt securities 1 to 5 years	13.34	16.09	48	15.71	17.72	54	14.87	17.03	50	15.70	17.94	56	18.66	19.18	58
Debt securities over 5 years	78	72.48	49	78.15	67.50	56	74.51	69.86	51	78.08	66.02	58	73.74	64.73	51
Pledged securities	22.66	33.48	37	30.63	36.65	46	19.47	35.67	32	17.26	30.57	34	19.81	33.30	38
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-13.33	156.41	9	-1.20	53.90	26	6.14	183.32	13	-28.31	26.69	12	-3.72	6.77	37
Investment securities	-20.82	31.91	3	15.65	9.51	72	1.45	23.62	20	6.20	11.75	50	3.81	9.42	50
Core deposits	24.55	29.18	38	22.08	12	80	33.69	26.88	78	2.19	11.23	18	-7.36	7.29	4
Noncore funding	-40.79	-25.09	32	4.74	16.35	31	-25.25	-12.18	35	-18.36	6.59	17	12.39	10.67	61

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			97,893,223	99,378,273	97,212,096
Commit: Secured commercial real estate loans	1,025,455	1,868,026	1,119,669	1,783,963	1,989,066
Commit: Unsecured real estate loans	193,734	225,051	211,617	399,292	597,435
Credit card lines (reported semiannually, June/Dec)			6,543,108	6,194,958	6,804,492
Securities underwriting	0	0	0	0	0
Standby letters of credit	9,063,947	9,850,490	8,979,892	9,839,274	9,339,687
Commercial and similar letters of credit	305,771	141,207	197,128	126,423	217,277
Securities lent	1,674,297	1,996,406	368,976	980,614	776,708
Credit derivatives - notional amount (holding company as guarantor)	15,962,767	41,035,605	19,499,675	38,738,802	45,384,119
Credit derivatives - notional amount (holding company as beneficiary)	27,537,231	54,327,207	33,115,125	51,310,090	51,914,412
Credit derivative contracts w/ purchased credit protection-investment grade..	9,735,713	15,974,646	14,920,502	17,284,201	24,616,701
Credit derivative contracts w/ purchased credit protection-noninvest grade..	14,788,876	34,800,171	15,201,893	30,618,883	23,618,170
Derivative Contracts					
Interest rate futures and forward contracts	190,873,364	934,403,367	198,682,154	794,657,034	930,064,134
Written options contracts (interest rate)	41,932,622	139,049,887	49,824,348	184,504,654	134,936,517
Purchased options contracts (interest rate)	432,383,235	492,364,728	401,621,167	523,856,819	416,136,160
Interest rate swaps	1,478,515,720	3,334,170,348	1,534,787,239	3,589,706,577	5,033,156,659
Futures and forward foreign exchange	539,610,082	541,632,523	507,588,592	562,406,899	353,511,754
Written options contracts (foreign exchange)	38,948,875	41,976,535	55,245,992	51,640,657	34,657,097
Purchased options contracts (foreign exchange)	38,827,964	41,194,515	55,597,261	51,623,389	32,904,957
Foreign exchange rate swaps	602,763,089	773,930,924	698,016,253	815,395,488	710,557,347
Commodity and other futures and forward contracts	96,569,245	82,840,754	90,960,920	77,269,356	52,511,103
Written options contracts (commodity and other)	74,766,447	80,694,646	75,864,712	93,074,313	84,301,134
Purchased options contracts (commodity and other)	69,927,107	88,808,880	83,035,408	97,857,043	83,182,728
Commodity and other swaps	12,627,200	18,152,695	12,405,492	11,527,004	9,157,568

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						40.53	22.01	91	39.90	23.52	86	34.99	24.05	81	
Standby letters of credit	3.65	0.67	95	3.31	0.78	93	3.72	0.71	93	3.95	0.84	93	3.36	0.92	92
Commercial and similar letters of credit	0.12	0.02	92	0.05	0.02	80	0.08	0.02	87	0.05	0.02	81	0.08	0.02	85
Securities lent	0.67	0.11	89	0.67	0.16	87	0.15	0.18	84	0.39	0.40	84	0.28	0.62	81
Credit derivatives - notional amount (holding company as guarantor)	6.43	0.28	95	13.79	0.41	94	8.07	0.35	94	15.55	0.42	94	16.34	0.52	94
Credit derivatives - notional amount (holding company as beneficiary)	11.09	0.18	95	18.26	0.33	95	13.71	0.30	95	20.60	0.52	94	18.69	0.75	93
Credit derivative contracts w/ purchased credit protection-investment grade..	3.92	0.17	95	5.37	0.23	94	6.18	0.25	94	6.94	0.30	94	8.86	0.52	94
Credit derivative contracts w/ purchased credit protection-noninvest grade..	5.96	0.16	95	11.70	0.38	93	6.29	0.30	93	12.29	0.45	93	8.50	0.69	92
Derivative contracts	1,457.51	42.67	97	2,207.88	54.47	97	1,558.21	48.62	96	2,751.36	68.47	96	2,834.59	65.81	97
Interest rate contracts	863.65	30.32	95	1,646.86	40.32	97	904.59	34.36	96	2,044.48	47.31	96	2,344.79	43.84	97
Interest rate futures and forward contracts	76.90	4.59	94	314.05	11.14	97	82.26	6.21	92	319.02	10.67	96	334.77	11.40	97
Written options contracts (interest rate)	16.89	2	93	46.73	2.54	94	20.63	2.18	93	74.07	2.47	95	48.57	2.16	94
Purchased options contracts (interest rate)	174.20	1.45	97	165.48	1.56	97	166.28	1.46	97	210.30	2.65	96	149.79	2.32	96
Interest rate swaps	595.66	20.33	96	1,120.60	23.70	97	635.43	20.83	96	1,441.09	28.86	96	1,811.66	26.74	99
Foreign exchange contracts	491.57	6.19	96	470.11	6.58	95	545.03	6.01	97	594.58	10.12	96	407.32	10.92	95
Futures and forward foreign exchange contracts	217.40	3.83	97	182.04	4.16	95	210.15	3.47	97	225.78	5.23	97	127.24	5.22	93
Written options contracts (foreign exchange)	15.69	0.03	96	14.11	0.05	95	22.87	0.03	96	20.73	0.05	96	12.47	0.14	95
Purchased options contracts (foreign exchange)	15.64	0.04	96	13.85	0.05	95	23.02	0.04	96	20.72	0.08	96	11.84	0.13	95
Foreign exchange rate swaps	242.84	0.71	97	260.11	0.85	97	288.99	0.77	97	327.34	2.03	97	255.76	2.17	97
Equity, commodity, and other derivative contracts	102.29	0.80	97	90.91	1.75	95	108.58	1.86	96	112.30	3.32	95	82.48	4.08	94
Commodity and other futures and forward contracts	38.91	0.06	99	27.84	0.13	99	37.66	0.14	99	31.02	0.19	98	18.90	0.25	96
Written options contracts (commodity and other)	30.12	0.27	97	27.12	0.51	95	31.41	0.52	96	37.36	0.98	95	30.34	1.48	94
Purchased options contracts (commodity and other)	28.17	0.18	97	29.85	0.42	95	34.38	0.37	96	39.28	0.94	95	29.94	1.29	94
Commodity and other swaps	5.09	0.27	94	6.10	0.31	94	5.14	0.32	93	4.63	0.38	93	3.30	0.40	91
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							141.09	42.82	93	144.34	45.53	92	147.61	44.93	94

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,617,744,950	6,569,219,802	3,763,629,538	6,853,519,233	7,875,077,158
Interest rate contracts	2,143,704,941	4,899,988,330	2,184,914,908	5,092,725,084	6,514,293,470
Foreign exchange contracts.....	1,220,150,010	1,398,734,497	1,316,448,098	1,481,066,433	1,131,631,155
Equity, commodity, and other contracts	253,889,999	270,496,975	262,266,532	279,727,716	229,152,533
Derivatives Position					
Futures and forwards	827,052,691	1,558,876,644	797,231,666	1,434,333,289	1,336,086,991
Written options	155,647,944	261,721,068	180,935,052	329,219,624	253,894,748
Exchange-traded.....	88,284,000	75,100,220	77,387,789	88,907,292	90,386,798
Over-the-counter.....	67,363,944	186,620,848	103,547,263	240,312,332	163,507,950
Purchased options	541,138,306	622,368,123	540,253,836	673,337,251	532,223,845
Exchange-traded.....	463,549,412	420,272,023	428,577,652	416,666,690	355,659,263
Over-the-counter.....	77,588,894	202,096,100	111,676,184	256,670,561	176,564,582
Swaps	2,093,906,009	4,126,253,967	2,245,208,984	4,416,629,069	5,752,871,574
Held for trading.....	3,598,556,674	6,537,221,850	3,741,936,379	6,817,425,811	7,841,204,570
Interest rate contracts	2,133,682,363	4,878,232,968	2,173,250,489	5,067,038,319	6,492,357,833
Foreign exchange contracts.....	1,220,150,010	1,398,734,497	1,316,448,098	1,481,066,433	1,131,165,152
Equity, commodity, and other contracts	244,724,301	260,254,385	252,237,792	269,321,059	217,681,585
Non-traded.....	19,188,276	31,997,952	21,693,159	36,093,422	33,872,588
Interest rate contracts	10,022,578	21,755,362	11,664,419	25,686,765	21,935,637
Foreign exchange contracts.....	0	0	0	0	466,003
Equity, commodity, and other contracts	9,165,698	10,242,590	10,028,740	10,406,657	11,470,948
Derivative contracts (excluding futures and FX 14 days or less)	3,625,250,909	6,601,201,626	3,778,661,258	6,883,598,489	7,904,708,066
One year or less	2,247,285,415	3,667,024,069	2,275,644,934	3,743,879,934	3,740,576,999
Over 1 year to 5 years	975,830,353	1,997,273,623	1,060,039,848	2,137,360,669	2,893,220,729
Over 5 years	402,135,141	936,903,934	442,976,476	1,002,357,886	1,270,910,338
Gross negative fair value (absolute value)	29,064,386	65,725,237	34,035,456	37,583,427	33,857,039
Gross positive fair value.....	30,267,115	64,934,861	34,870,662	37,529,937	32,323,740
Held for trading.....	28,411,834	64,288,566	33,035,245	36,038,549	31,002,077
Non-traded.....	1,855,281	646,295	1,835,417	1,491,388	1,321,663
Current credit exposure on risk-based capital derivative contracts	7,622,171	13,251,529	8,247,967	6,674,639	5,786,415
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	59.26	94.52	6	74.59	94.85	10	58.05	94.10	6	74.31	93.44	15	82.72	92.91	22
Foreign exchange contracts	33.73	3.16	93	21.29	3.08	91	34.98	3.49	92	21.61	3.20	90	14.37	3.39	86
Equity, commodity, and other contracts	7.02	1.04	91	4.12	1.10	82	6.97	1.17	89	4.08	1.64	79	2.91	1.93	74
Futures and forwards	22.86	12.82	75	23.73	13.53	76	21.18	14.05	70	20.93	13.49	71	16.97	12.78	67
Written options	4.30	8.11	45	3.98	7.86	42	4.81	8.18	50	4.80	5.91	56	3.22	6.60	48
Exchange-traded	2.44	0.10	93	1.14	0.11	90	2.06	0.14	92	1.30	0.15	89	1.15	0.23	87
Over-the-counter	1.86	7.80	34	2.84	7.35	37	2.75	7.73	36	3.51	5.10	51	2.08	5.49	43
Purchased options	14.96	3.58	88	9.47	3.47	79	14.35	3.42	89	9.82	4.42	75	6.76	4.19	70
Exchange-traded	12.81	0.11	99	6.40	0.19	97	11.39	0.15	98	6.08	0.28	94	4.52	0.32	94
Over-the-counter	2.14	3.15	62	3.08	2.77	66	2.97	2.86	67	3.75	3.35	65	2.24	3.20	61
Swaps	57.88	69.64	31	62.81	69.06	31	59.66	68.76	32	64.44	69.75	37	73.05	70.34	43
Held for trading	99.47	42.14	90	99.51	45.49	91	99.42	43.53	90	99.47	44.16	91	99.57	46.31	92
Interest rate contracts	58.98	36.29	58	74.26	38.85	72	57.74	36.62	57	73.93	37.24	72	82.44	38.40	77
Foreign exchange contracts	33.73	1.47	96	21.29	1.52	95	34.98	1.60	96	21.61	1.60	94	14.36	1.85	91
Equity, commodity, and other contracts	6.76	0.51	93	3.96	0.72	84	6.70	0.68	91	3.93	0.83	84	2.76	1.14	81
Non-traded	0.53	57.86	9	0.49	54.51	8	0.58	56.47	9	0.53	55.84	8	0.43	53.69	7
Interest rate contracts	0.28	54.11	8	0.33	52.13	8	0.31	53.82	10	0.37	52.22	8	0.28	50.60	7
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0.01	0.57	66
Equity, commodity, and other contracts	0.25	0.12	84	0.16	0.08	85	0.27	0.10	85	0.15	0.13	83	0.15	0.16	82
Derivative contracts (excluding futures and forex 14 days or less)	100.21	90.92	79	100.49	91.11	84	100.40	91.48	78	100.44	93.86	79	100.38	94.47	81
One year or less	62.12	26.80	82	55.82	31.34	75	60.46	32.05	78	54.63	32.17	71	47.50	32.51	68
Over 1 year to 5 years	26.97	28.69	50	30.40	27.94	56	28.17	27.06	56	31.19	30.45	54	36.74	31.16	59
Over 5 years	11.12	30.03	28	14.26	31.18	33	11.77	29.56	28	14.63	28.09	35	16.14	28.71	39
Gross negative fair value (absolute value)	0.80	1.21	37	1	1.98	35	0.90	1.55	42	0.55	0.83	42	0.43	0.72	29
Gross positive fair value	0.84	1.70	14	0.99	2.69	14	0.93	2.23	14	0.55	1.19	22	0.41	0.85	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.49	0.05	95	3.35	0.11	95	1.76	0.07	95	1.98	0.06	95	1.69	0.06	95
Gross positive fair value (X)	1.55	0.07	95	3.31	0.13	95	1.80	0.09	95	1.98	0.07	95	1.61	0.06	94
Held for trading (X)	1.46	0.05	95	3.27	0.10	95	1.71	0.07	95	1.90	0.06	95	1.55	0.05	94
Non-traded (X)	0.10	0.01	96	0.03	0.02	74	0.09	0.02	93	0.08	0.01	96	0.07	0.01	99
Current credit exposure (X)	0.39	0.05	94	0.67	0.09	94	0.43	0.06	94	0.35	0.05	92	0.29	0.04	93
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	6.78	0.61	94	9.33	1.16	94	7.15	0.85	94	5.06	0.73	91	4.07	0.53	92

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,014,651	636,931	636,931	540,707	680,573
Gross losses	25,704	57,608	228,400	124,541	142,468
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,304	9,708	40,466	26,801	75,512
Net losses	17,400	47,900	187,934	97,740	66,956
Provision for loan and lease losses	-143,664	509,438	729,356	193,964	-72,910
Adjustments	-146	-166,983	-163,702	0	0
Ending balance	853,441	931,486	1,014,651	636,931	540,707
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.23	-0.11	29	0.73	0.87	48	0.27	0.51	23	0.07	0.15	30	-0.03	0.14
Provision for loan and lease losses / Average loans and leases	-0.95	-0.20	8	2.98	1.41	86	1.05	0.82	75	0.28	0.24	66	-0.11	0.24
Provision for loan and lease losses / Net loan and lease losses	-825.66	-168.35	12	1,063.54	730.69	79	388.09	487.86	57	198.45	130.58	85	-108.89	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.42	1.49	50	1.18	1.32	42	1.66	1.58	65	0.96	0.83	67	0.81	0.90
Allowance for loan and lease losses / Total loans and leases	1.42	1.47	52	1.18	1.30	44	1.65	1.55	65	0.96	0.81	66	0.80	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	12.26	18.09	57	4.86	10.10	45	5.40	11.58	37	6.52	8.03	61	8.08	7.54
Allowance for loan and lease losses / Nonaccrual assets	48.23	291.29	3	134.42	310.68	20	59.49	299.17	4	95.79	218.72	21	100.39	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	47.37	246.27	4	128.32	221.69	24	58.72	244.34	8	91.54	151.73	32	96.59	160.51
Gross loan and lease losses / Average loans and leases	0.17	0.24	47	0.34	0.34	63	0.33	0.34	59	0.18	0.28	43	0.22	0.30
Recoveries / Average loans and leases	0.05	0.08	47	0.06	0.07	43	0.06	0.07	48	0.04	0.08	35	0.11	0.09
Net losses / Average loans and leases	0.11	0.16	50	0.28	0.27	64	0.27	0.27	64	0.14	0.21	47	0.10	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	3.64	7.39	27	7.80	8.09	62	32.49	33.98	55	18.81	36.22	23	32.81	41.30
Earnings coverage of net loan and lease losses (X)	16.84	25.70	57	-16.44	17.23	10	-1.03	22.91	6	3.45	24.40	15	-2.61	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.04	0.03	6	-0.04	0.01	9	0	0.04	18	-0.01	0.01	23	-0.02	0.02
Real estate loans secured by 1–4 family	-0.07	-0.01	10	-0.06	0.01	8	-0.07	0.01	6	-0.01	0.01	22	-0.03	0.01
Revolving	-0.20	-0.03	12	-0.31	0	8	-0.41	0.01	4	-0.16	0.02	5	0.11	0.03
Closed-end	-0.06	-0.01	8	-0.05	0.01	9	-0.05	0	7	-0.01	0	33	-0.04	0.01
Commercial real estate loans	0	0.05	36	0	0.01	35	0.11	0.07	76	0	0.01	30	0	0.01
Construction and land development	0	0	57	0	-0.01	68	-0.02	0	27	0	-0.01	60	0	-0.03
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01
Other	0	0	57	0	-0.01	65	-0.02	0	23	0	-0.01	61	0	-0.02
Multifamily	0	0	16	0	0	19	0	0	25	0	0	25	0	0
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0.23	0.11	80	0	0.02	28	0	0.02
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01
Other	0	0.06	41	0	0.01	54	0.23	0.08	86	0	0.01	23	0	0.01
Real estate loans secured by farmland		0			0.01			0.02			0.01			0
Commercial and industrial loans	0.01	0.20	25	0.31	0.48	52	0.42	0.47	52	0.16	0.37	30	0.16	0.31
Loans to individuals	6.50	1.06	98	5.52	1.43	98	6.78	1.13	99	3.46	1.17	91	2.38	1.16
Credit card loans	7.07	2.41	94	6.31	3.52	87	7.84	2.92	94	3.87	3.11	67	2.86	2.92
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases	0	0.09	18	0	0.15	45	0	0.15	37	0.02	0.15	40	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		356,682		448,014		557,359		375,176		590,969
90+ days past due loans and leases		32,077		32,927		22,348		30,874		21,207
Nonaccrual loans and leases		1,769,678		692,967		1,705,662		664,936		538,608
Total past due and nonaccrual loans and leases		2,158,437		1,173,908		2,285,369		1,070,986		1,150,784
Restructured 30–89 days past due		63,289		81,486		69,875		83,700		97,438
Restructured 90+ days past due		302		183		258		213		153
Restructured nonaccrual		233,518		174,704		247,223		158,214		183,788
Total restructured loans and leases		297,109		256,373		317,356		242,127		281,379
30–89 days past due loans held for sale		0		0		0		0		294
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		353		447		11,368		673		805
Total past due and nonaccrual loans held for sale		353		447		11,368		673		1,099
Restructured loans and leases in compliance		485,763		440,336		469,100		477,922		573,062
Other real estate owned		2,459		6,461		2,728		9,967		12,017
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.59	0.33	80	0.57	0.52	62	0.91	0.39	88	0.56
90+ days past due loans and leases	0.05	0.11	61	0.04	0.12	53	0.04	0.12	48	0.05
Nonaccrual loans and leases	2.94	0.65	97	0.88	0.57	80	2.78	0.66	97	1
90+ days past due and nonaccrual loans and leases	2.99	0.82	93	0.92	0.75	66	2.82	0.85	93	1.05
30–89 days past due restructured	0.10	0.01	91	0.10	0.01	95	0.11	0.01	93	0.13
90+ days past due restructured	0	0	65	0	0.01	60	0	0.01	62	0
Nonaccrual restructured	0.39	0.13	90	0.22	0.14	73	0.40	0.13	92	0.24
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	79	0	0	80	0.02	0.01	84	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.59	0.33	80	0.57	0.52	62	0.91	0.40	88	0.56
90+ days past due assets	0.05	0.11	60	0.04	0.12	52	0.04	0.12	48	0.05
Nonaccrual assets	2.94	0.66	97	0.88	0.58	80	2.78	0.67	97	1
30+ days past due and nonaccrual assets	3.58	1.18	94	1.49	1.32	70	3.73	1.29	94	1.61
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.73	0.50	79	0.24	0.48	19	0.72	0.52	79	0.28
90+ days past due and nonaccrual assets + other real estate owned	0.73	0.53	79	0.25	0.51	17	0.72	0.55	75	0.28
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.94	0.58	85	0.41	0.57	32	0.93	0.60	83	0.50
Allowance for loan and lease losses	272.02	69.27	98	131.13	74.58	85	221.52	66.66	96	194.17
Equity capital + allowance for loan and lease losses	10.64	5.03	89	5.44	4.68	62	10.06	4.97	89	5.62
Tier 1 capital + allowance for loan and lease losses	11.41	5.96	91	5.94	5.89	55	11.03	6.05	89	6.30
Loans and leases + other real estate owned	3.85	0.97	96	1.55	0.91	90	3.66	0.97	96	1.86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.91	0.31	90	1.07	0.48	89	1.51	0.39	96	1.04	0.38	92	1.67	0.42	95
	90+ days past due		0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		4.58	0.76	97	1.45	0.54	93	4.03	0.76	98	1.44	0.46	93	1.36	0.57	90
Commercial and industrial	30–89 days past due		0.29	0.22	70	0.19	0.36	34	0.27	0.23	68	0.09	0.31	20	0.20	0.30	42
	90+ days past due		0	0.02	47	0	0.03	46	0	0.03	39	0.01	0.05	36	0	0.05	39
	Nonaccrual.....		1.52	0.69	86	0.68	0.90	42	1.80	0.75	91	0.90	0.83	62	0.51	0.76	45
Individuals	30–89 days past due		1.82	0.53	94	2.03	0.84	89	2.21	0.83	93	1.72	0.83	85	1.48	0.84	84
	90+ days past due		2.48	0.11	98	1.89	0.15	95	1.55	0.14	96	1.73	0.17	96	1.50	0.16	96
	Nonaccrual.....		0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.17	31	13.64	0.35	98	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0	0.03	46	0	10.34	43	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.04	46	0	0.05	43	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.06	0.13	57	0.14	0.26	52	0.22	0.18	68	0.09	0.20	52	0.29	0.17	76
	90+ days past due		0.01	0.01	81	0.01	0.01	78	0.01	0.01	80	0.01	0.01	78	0.01	0.01	75
	Nonaccrual.....		1.40	0.15	96	0.01	0.13	40	1.35	0.15	94	0.01	0.13	37	0.01	0.14	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.92	0.47	85	1.47	0.73	89	1.54	0.65	88	1.39	0.67	88	2.16	0.71	93
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	6.67	0.88	98	2.28	0.79	91	5.90	0.89	98	2.28	0.73	92	2.15	0.86	89
Revolving	30–89 days past due	0.34	0.31	64	0.68	0.50	68	0.64	0.48	67	0.85	0.45	87	1	0.50	86
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	8.19	1.31	96	4.50	1.07	91	7.72	1.13	95	4.47	1	92	4.92	1.17	92
Closed-end	30–89 days past due	0.94	0.48	83	1.50	0.76	87	1.57	0.65	88	1.42	0.70	87	2.22	0.75	93
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	6.62	0.85	98	2.19	0.77	90	5.84	0.87	98	2.18	0.70	92	2	0.84	90
Junior lien	30–89 days past due	0	0.01	25	0.01	0.02	38	0	0.02	31	0	0.02	23	0.01	0.03	30
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.05	0.05	61	0.05	0.05	60	0.05	0.04	63	0.06	0.04	62	0.05	0.06	60
Commercial real estate	30–89 days past due	0.89	0.22	92	0.40	0.28	74	1.47	0.26	98	0.47	0.18	91	0.86	0.17	97
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.57	0.62	52	0.03	0.32	11	0.56	0.62	50	0.05	0.23	17	0.06	0.28	22
Construction and development	30–89 days past due	3.02	0.22	98	0.74	0.32	83	1.20	0.28	90	0.73	0.28	83	3.83	0.21	98
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.40	0.50	71	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	3.02	0.16	98	0.74	0.24	84	1.20	0.22	90	0.73	0.20	86	3.83	0.13	98
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.40	0.43	72	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0.65	0.08	94	0	0.10	22	0	0.09	22	0.12	0.08	76	0.62	0.10	94
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.21	0.20	62	0.54	0.27	82	2.48	0.23	99	0.58	0.14	94	0.16	0.17	50
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.97	0.78	63	0.06	0.37	19	1.10	0.80	67	0.09	0.28	22	0.10	0.30	25
Owner Occupied	30–89 days past due	0.04	0.06	51	0.10	0.11	47	0.29	0.07	94	0.28	0.07	95	0.07	0.09	44
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.36	0.32	64	0.06	0.20	27	0.33	0.27	62	0.09	0.16	42	0.07	0.17	30
Other	30–89 days past due	0.17	0.12	70	0.44	0.14	87	2.19	0.14	99	0.30	0.07	92	0.08	0.07	68
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.61	0.40	69	0	0.16	15	0.77	0.44	74	0	0.10	18	0.03	0.13	31
Farmland	30–89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30–89 days past due	1.85	0.75	94	1.93	1.31	76	2.15	0.95	88	1.70	1.19	77	1.31	1.22	54
	90+ days past due	2.97	0.56	98	2.17	0.83	92	1.80	0.63	94	1.68	0.78	83	1.39	0.73	80
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	35,150,971	35,275,026	35,162,528	35,268,467	37,206,291										
Retained earnings	-16,158,803	-16,484,219	-16,414,844	-15,484,135	-15,536,635										
Accumulated other comprehensive income (AOCI)	-230,127	593,058	439,125	-669,928	-900,478										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	18,762,041	19,383,865	19,186,809	19,114,404	20,769,178										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,361,477	1,249,396	1,233,587	2,172,010	2,454,463										
Accumulated other comprehensive income-related adjustments	-142,142	258,406	505,529	-151,297	-159,260										
Other deductions from common equity tier 1 capital	296,967	477,190	317,705	59,358	305,997										
Subtotal:	17,245,739	17,398,873	17,129,988	17,034,333	18,167,978										
Adjustments and deductions for common equity tier 1 capital	0	0	0	281,110	376,736										
Common equity tier 1 capital	17,245,739	17,398,873	17,129,988	16,753,223	17,791,242										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	2,240,000	2,240,000	2,240,000	2,240,000	2,240,000										
Tier 1 Capital	19,485,739	19,638,873	19,369,988	18,993,223	20,031,242										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,800,000	2,850,000	2,480,000	2,850,000	2,850,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	1,662,717	1,662,343	1,662,624	1,052,490	1,824,636										
Allowance for loan and lease losses in tier 2 capital	999,214	1,310,357	1,182,282	740,545	636,689										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	4,461,931	5,822,700	5,324,906	4,643,035	5,311,325										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	4,461,931	5,822,700	5,324,906	4,643,035	5,311,325										
Exited advanced approach tier 2 capital															
Total capital	23,947,670	25,461,573	24,694,894	23,636,258	25,342,567										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	245,923,942	279,446,938	246,633,238	246,372,107	272,070,626										
Less: Deductions from common equity tier 1 capital	1,655,513	1,331,327	1,538,431	2,519,357	2,831,199										
Less: Other deductions	762,174	274,261	1,023,467	28,100	874,732										
Total assets for leverage ratio	243,506,255	277,841,350	244,071,340	243,824,650	268,364,695										
Total risk-weighted assets	112,441,828	141,999,141	115,398,931	131,928,894	142,084,210										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	15.34	12.54	86	12.25	11.59	70	14.84	12.35	84	12.70	12.11	70	12.52	12.09	68
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	17.33	13.31	90	13.83	12.25	80	16.79	13.08	87	14.40	12.78	76	14.10	12.85	77
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	21.30	15.37	95	17.93	14.01	90	21.40	15.23	94	17.92	14.36	88	17.84	14.45	87
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8	9.15	17	7.07	9.43	4	7.94	9.13	14	7.79	9.76	7	7.46	9.71	5
Supplementary leverage ratio, advanced approaches HCs	7.56	7.94	50	5.35	7.28	5	7.09	8.72	21	5.72	7.41	5	5.56	7.31	5

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			1,487			2,071			6,316			11,913				11,231	-28.20	-68.14
Other insurance activities income			1,487			2,071			6,316			11,913				11,231	-28.20	-68.14
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			1,181,743			1,173,378			1,184,520			1,161,783				1,148,079	0.71	4.36

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.13	0.38	61	0.16	0.40	65	0.13	0.41	61	0.24	0.47	67	0.22	0.47	63			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.81	11	29	5.70	11.59	28	5.81	11.03	31	5.92	11.51	30	5.58	10.22	29			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	52,280,291			93,281,969			47,083,232			77,202,728			104,547,894					
Net assets of broker-dealer subsidiaries / Consolidated assets	21.06	0.50	97	31.35	0.78	96	19.49	0.75	95	30.99	1.39	95	37.63	1.79	94			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	6,233,657	7,650,901	5,565,825	6,478,249	7,250,538
Real estate loans.....	1,304,349	1,239,193	1,316,859	1,116,376	1,005,134
Commercial and industrial loans	4,048,422	5,927,525	3,954,332	4,854,368	5,120,638
Loans to depository institutions and other banks acceptances	145,899	403,589	256,778	422,558	903,783
Loans to foreign governments and institutions	734,987	45,996	37,855	48,675	162,046
Loans to individuals	0	23,822	1	25,102	48,632
Agricultural loans.....	0	8,650	0	8,650	270
Other foreign loans.....	0	2,126	0	2,520	10,035
Lease financing receivables.....	0	0	0	0	0
Debt securities	3,021,178	4,230,255	5,133,569	3,286,001	3,332,337
Interest-bearing bank balances	0	757,436	0	561,046	400,081
Total selected foreign assets	9,254,835	12,638,592	10,699,394	10,325,296	10,982,956
Total foreign deposits	7,198,483	8,732,966	5,294,200	4,794,889	6,485,351
Interest-bearing deposits	7,198,483	8,544,320	5,294,200	4,657,811	6,278,194
Non-interest-bearing deposits	0	188,646	0	137,078	207,157

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0.08	0.99	64	0.04	0.87	64	0.12	1.25	64	0.18	1.17	62
Cost: Interest-bearing deposits	0.03	0.13	40	0.45	0.79	32	0.15	0.42	25	0.80	1.19	40	0.68	0.97	43
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29		0.62	1.53	61
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-18.52	-6.17	32	4.73	12.26	58	-14.08	-2.40	26	-10.65	22.48	25	-15.56	7.24	20
Total selected assets	-26.77	-2.56	19	20.29	7.32	71	3.62	2.04	54	-5.99	12.40	39	4.71	3.24	56
Deposits	-17.57	2.95	24	34.45	13.75	80	10.41	3.46	46	-26.07	10.36	10	3.87	5	54

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0	0	-100.00
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		1,151,221	758,056	1,444,565	771,826	1,663,973	51.86	-59.66
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		1,151,221	758,056	1,444,565	771,826	1,663,973	51.86	-59.66
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0.46	0.25	0.60	0.31	0.60		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0.46	0.25	0.60	0.31	0.60		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
<hr/>							
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
30–89 Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		-100.00
90+ Days Past Due Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		-100.00
Total past due securitized assets.....	0	0	0	0	0		-100.00
Net Losses on Securitized Assets						1-Year	5-Year
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		47,688	59,277	212,449	268,567	186,999	-19.55	2282.02
Dividends		0	0	0	0	0		
Interest		45,373	57,229	204,659	259,406	177,274	-20.72	5487.81
Management and service fees		0	0	0	0	0		
Other income		2,315	2,048	7,790	9,161	9,725	13.04	94.54
Income from nonbank subsidiaries		2,000	1,364	7,139	9,693	38,659	46.63	-90.14
Dividends		0	0	0	0	0		
Interest		1,232	469	2,910	6,040	35,658	162.69	-93.68
Management and service fees		153	263	1,057	1,054	52	-41.83	
Other income		615	632	3,172	2,599	2,949	-2.69	-20.13
Income from subsidiary holding companies		26,253	29,624	110,614	123,848	43,138	-11.38	18.54
Dividends		0	0	0	0	0		
Interest		26,253	29,624	110,614	123,848	43,138	-11.38	18.54
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		75,941	90,265	330,202	402,108	268,796	-15.87	70.95
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	22		
Total operating income		75,941	90,265	330,202	402,108	268,818	-15.87	70.95
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		101,426	114,078	422,731	483,553	321,623	-11.09	652.64
Other expenses		2,949	2,709	11,022	11,747	35,363	8.86	-90.36
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		104,375	116,787	433,753	495,300	356,986	-10.63	170.35
Income (loss) before taxes		-28,434	-26,522	-103,551	-93,192	-88,168		
Applicable income taxes (credit)		-5,362	-7,365	-19,231	-1,103	-23,068		
Extraordinary items								
Income before undistributed income of subsidiaries		-23,072	-19,157	-84,320	-92,089	-65,100		
Equity in undistributed income of subsidiaries		340,339	-1,152,042	-1,030,814	117,388	-265,784		480.03
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		2,917	3,859	55,853	58,059	24,314	-24.41	
Subsidiary holding companies		337,422	-1,155,901	-1,086,667	59,329	-290,098		475.06
Net income (loss)		317,267	-1,171,199	-1,115,134	25,299	-330,884		387.65
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		2,917	3,859	55,853	58,059	24,314	-24.41	
Subsidiary holding companies' net income		337,422	-1,155,901	-1,086,667	59,329	-290,098		475.06

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		32,086	0.10	2,034,204	6.23	47,819	0.15	5,046,925	5,029,371	-98.42	999999.00
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	2,000,000	6.12	0	0	5,000,000	5,000,000	-100.00	
Other receivables		32,086	0.10	34,204	0.10	47,819	0.15	46,925	29,371	-6.19	999999.00
Investment in nonbank subsidiaries		652,044	2.08	204,516	0.63	308,579	0.95	98,219	253,590	218.82	-74.14
Common and preferred stock		149,309	0.48	43,840	0.13	147,667	0.45	36,478	0	240.58	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		500,000	1.59	160,000	0.49	160,000	0.49	60,000	250,000	212.50	-79.80
Other receivables		2,735	0.01	676	0	912	0	1,741	3,590	304.59	-94.10
Investment in subsidiary holding companies		23,635,070	75.32	24,052,521	73.62	23,326,976	71.66	23,876,957	26,941,999	-1.74	-30.54
Common and preferred stock		20,128,600	64.15	21,195,007	64.88	20,449,532	62.82	20,998,120	24,082,009	-5.03	-35.42
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		3,500,000	11.15	2,850,000	8.72	2,850,000	8.75	2,850,000	2,850,000	22.81	22.81
Other receivables		6,470	0.02	7,514	0.02	27,444	0.08	28,837	9,990	-13.89	38.16
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		151,216	0.48	128,418	0.39	158,245	0.49	143,477	128,979	17.75	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		5,451,428	17.37	5,155,404	15.78	7,387,131	22.69	2,384,671	1,911,356	5.74	214.52
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		1,456,905	4.64	1,094,262	3.35	1,325,262	4.07	1,056,649	198,527	33.14	193.62
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		31,378,749	100.00	32,669,325	100.00	32,554,012	100.00	32,606,898	34,463,822	-3.95	-19.08
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		2,000,000	6.37	2,850,000	8.72	2,850,000	8.75	2,850,000	2,850,000	-29.82	8.11
Other liabilities		300,327	0.96	150,501	0.46	230,186	0.71	249,335	478,988	99.55	-44.61
Balance due to subsidiaries and related institutions		8,115,603	25.86	8,132,098	24.89	8,147,466	25.03	8,153,159	8,125,656	-0.20	51.89
Total liabilities		10,415,930	33.19	11,132,599	34.08	11,227,652	34.49	11,252,494	11,454,644	-6.44	34.66
Equity Capital		20,962,819	66.81	21,536,726	65.92	21,326,360	65.51	21,354,404	23,009,178	-2.66	-32.47
Perpetual preferred stock (income surplus)		2,240,000	7.14	2,240,000	6.86	2,240,000	6.88	2,240,000	2,240,000	0.00	12.00
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		35,150,971	112.02	35,275,026	107.98	35,162,528	108.01	35,268,467	37,206,291	-0.35	-19.75
Retained earnings		-16,198,025	-51.62	-16,571,358	-50.72	-16,515,293	-50.73	-15,484,135	-15,536,635		
Accumulated other comprehensive income		-230,127	-0.73	593,058	1.82	439,125	1.35	-669,928	-900,478		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		31,378,749	100.00	32,669,325	100.00	32,554,012	100.00	32,606,898	34,463,822	-3.95	-19.08
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	50,000		-100.00
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		50,000	0.16	50,000	0.15	50,000	0.15	50,000	0	0.00	
Subordinated and long-term debt 1 year or less		50,000	0.16	0	0	50,000	0.15	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	5.99	12.54	6	-21.57	3.93	5	-5.18	7.29	6	0.11	9.68	3	-1.35	10.40	0
Bank net income / Average equity investment in banks		12.55			4.73			7.45			10.51				11.19
Nonbank net income / Average equity investment in nonbanks	7.86	12.53	50	38.44	5.73	94	63.54	9.75	96	417.47	7.89	99		7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	6.65	11.69	20	-21.92	3.62	4	-5.22	7.01	4	0.27	8.55	10	-1.19	8.78	3
Bank net income / Parent net income	0	95.97	4		95.67			88.16		0	82.22	7		82.56	
Nonbank net income / Parent net income	0.92	2.83	54		5.47			3.59		229.49	5.93	99		3.78	
Subsidiary holding companies' net income / Parent net income	106.35	65.70	85		89.02			68.34		234.51	74	96		72.48	
Leverage															
Total liabilities / Equity capital	49.69	17.74	88	51.69	19.50	87	52.65	20.06	86	52.69	20.43	84	49.78	20.88	86
Total debt / Equity capital	9.54	11.90	55	13.23	13.54	69	13.36	14.41	64	13.35	14.31	67	12.39	14.69	62
Total debt + notes payable to subs that issued TPS / Equity capital	9.54	14.30	42	13.23	15.86	64	13.36	16.67	55	13.35	16.36	63	12.39	17.10	54
Total debt + Loans guaranteed for affiliate / Equity capital	9.54	12.02	54	13.23	13.93	67	13.36	14.68	63	13.35	14.56	66	12.39	15.14	61
Total debt / Equity capital – excess over fair value	9.54	12	55	13.23	13.68	69	13.36	14.52	64	13.35	14.51	67	12.39	14.81	61
Long-term debt / Equity capital	9.54	11.33	55	13.23	12.46	69	13.36	13.56	65	13.35	13.04	67	12.39	13.37	64
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.24	0.04	90	0	0.05	41	0.23	0.06	87	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	10.09	35.48	29	11.29	27.67	36	12.66	34.67	29	11.39	28.44	34	9.99	28.63	33
Double Leverage															
Equity investment in subs / Equity capital	96.73	102.85	17	98.62	103.91	17	96.58	102.81	16	98.50	103.22	20	104.66	103.10	60
Total investment in subs / Equity capital	116.01	108.21	84	122.08	111.18	84	111.05	110.16	75	135.91	111.07	85	140.05	112.48	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.54	0.22	9		1.22			0.47		-12.64	0.36	0		0.35	
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	74.17	111.20	32	78.88	154.20	24	61.25	136.59	10	63.32	177.68	8	50.03	162.34	7
Cash from ops + noncash items + op expense / Op expense + dividend	-297.60	98.58	2	164.25	176.81	57	22.69	147.24	3	-93.52	190.27	2	40.51	174.91	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-102.82	85.35	6	2,472.47	90.08	99	1,253.30	134.08	99	195.56	116.34	90	-3.96	103.19	5
Pretax operating income + interest expense / Interest expense	71.97	1,142.88	29	76.75	2,355.68	17	75.50	2,016.32	7	80.73	1,968.54	7	72.59	2,898.75	9
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	71.97	1,357.31	25	76.75	1,688.78	16	75.50	1,539.23	7	80.73	1,632.83	6	72.59	1,369.37	7
Dividends + interest from subsidiaries / Interest expense + dividends	68.31	117.86	33	72.13	186.57	22	56.87	150.43	12	62.28	210.80	7	46.72	188.90	6
Fees + other income from subsidiaries / Salary + other expenses	104.54	13.36	96	108.64	14.22	95	109.05	13.95	97	109.08	16.52	95	35.99	16.08	76
Net income / Current part of long-term debt + preferred dividends (X)	5.74	33.13	21		20.55			35.64		0.18	57.11	1		33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	17.54	3.97	94	15.95	2.60	93	22.93	3.85	97	7.55	2.64	81	5.92	2.61	75
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	22.27	1.80	94	34.07	3.20	93	20.80	2.66	89	32.46	5.62	90	39.47	5.50	91
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87			61.08			81.10			57.84				57.26
1.65	23.13	14		81.32			42.29			559.43	33.08	99			27.33
Net income – dividends / Average equity.....	5.89	9.52	26	-21.70	0.55	5	-5.82	4.14	6	-0.52	6.46	4	-2.28	7.33	0
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0	128.99	8	0	229.19	4	0	174.85	2	0	260.40	2	0	215.26	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		30.63			123.04			60.28			66.55				60.71
Interest income from bank subsidiaries.....		0.12			0.70			0.36			0.54				0.52
Management and service fees from bank subsidiaries		1.08			2.97			1.47			1.55				1.88
Other income from bank subsidiaries.....		0			0			0			0				0
Operating income from bank subsidiaries		33.49			148.03			62.88			69.36				63.43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21	0	39.62	23	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	42.24	2.80	94	12.15	14.44	73	5.21	7.38	76	10.40	20.25	70	146.66	18.56	91
Management and service fees from nonbank subsidiaries	5.25	0.53	90	6.82	1.68	83	1.89	0.86	85	1.82	1.92	83	0.21	2.96	80
Other income from nonbank subsidiaries.....	21.08	0.09	96	16.38	0.19	95	5.68	0.16	95	4.48	1.06	88	12.13	0.15	96
Operating income from nonbank subsidiaries	68.56	69.48	65	35.35	76.32	49	12.78	79.84	27	16.70	150.41	19	159	99.33	76
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	28.44	27		119.72			43.51		0	61.23	17			48.56
Interest income from subsidiary holding companies	7.78	6.44	75		12.80			8.40		208.75	6.54	96			3.95
Management and service fees from subsidiary holding companies.....	0	0.37	45		1			0.44		0	0.36	46			0.43
Other income from subsidiary holding companies.....	0	-1.46	52		1.63			0.01		0	0.29	44			0.01
Operating income from subsidiary holding companies.....	7.78	34.47	40		135.14			55.20		208.75	76.49	96			61.19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	59.75	0.72	97	63.40	2.52	95	61.98	0.63	98	64.51	0.80	98	65.95	0.92	98
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	3.05	0.02	96	2.27	0.07	94	2.36	0.04	96	2.28	0.03	95	3.62	0.02	97
Operating income from bank subsidiaries	62.80	71.70	29	65.67	76.26	26	64.34	82.20	20	66.79	78.80	23	69.56	74.20	27
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	1.62	0.82	88	0.52	1.82	79	0.88	0.73	84	1.50	1.19	83	13.26	2.32	89
Management and service fees from nonbank subsidiaries	0.20	0.05	91	0.29	0.08	93	0.32	0.02	92	0.26	0.06	90	0.02	0.03	86
Other income from nonbank subsidiaries.....	0.81	0.01	94	0.70	0.04	92	0.96	0.01	95	0.65	0.04	92	1.10	0.02	94
Operating income from nonbank subsidiaries	2.63	10.59	66	1.51	9.13	69	2.16	4.70	64	2.41	7.29	63	14.38	7.64	80
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	34.57	0.13	96	32.82	0.40	95	33.50	0.11	96	30.80	0.20	98	16.05	0.37	97
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	34.57	2.35	91	32.82	5.35	89	33.50	4.56	89	30.80	6.08	86	16.05	6.79	82
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	2.50	29.59	32	1.75	30.31	27	1.75	27.08	29	1.75	28.33	32	1.75	26.53	30